



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [FIRST INTERSTATE BANCSYSTEM, INC.](#)

**City/State** [BILLINGS, MT](#)

## Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [18,940,496](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST INTERSTATE BANCSYSTEM, INC.](#)

[401 NORTH 31ST STREET](#)

[BILLINGS, MT 59101](#)

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## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	18,237,509			15,092,175			16,045,162			14,164,640			12,618,259																	
Net income (\$000) .....	93,927			66,036			161,144			180,996			160,246																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.64	2.65	46	3.27	2.84	77	3.11	2.77	72	3.51	3.01	76	3.46	3.08	67															
+ Non-interest income .....	0.80	1.11	39	1	1.14	47	0.97	1.21	44	1.03	1.32	48	1.06	1.31	46															
- Overhead expense .....	2.17	2.24	50	2.50	2.63	53	2.42	2.57	51	2.78	2.69	61	2.80	2.71	61															
- Provision for credit losses .....	-0.06	-0.15	62	0.64	0.85	41	0.35	0.51	30	0.10	0.15	41	0.07	0.14	30															
+ Securities gains (losses) .....	0	0.01	4	0	0.03	7	0	0.02	39	0	0.01	52	0	0	32															
+ Other tax equivalent adjustments .....	0.05	0	97	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.38	1.79	19	1.13	0.64	74	1.31	1.04	68	1.66	1.56	58	1.65	1.57	56															
Net operating income .....	1.03	1.36	18	0.88	0.48	75	1	0.81	69	1.28	1.19	55	1.27	1.24	52															
Net income .....	1.03	1.35	18	0.88	0.50	75	1	0.82	68	1.28	1.19	55	1.27	1.24	51															
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	2.82	3.14	28	3.93	3.78	59	3.61	3.55	52	4.45	4.41	56	4.17	4.24	47															
Interest expense .....	0.10	0.27	12	0.23	0.66	7	0.18	0.52	7	0.47	1.08	10	0.35	0.86	10															
Net interest income (tax equivalent) .....	2.72	2.85	36	3.70	3.10	81	3.43	3.01	72	3.98	3.33	76	3.81	3.38	73															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.08	0.13	40	0.12	0.28	35	0.15	0.27	42	0.16	0.21	50	0.09	0.22	35															
Earnings coverage of net loan and lease losses (X) .....	29.18	4.52	72	24.70	21.56	74	18.66	22.91	61	18.01	24.40	57	27.58	21.75	72															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.38	1.39	54	1.46	1.51	52	1.47	1.58	48	0.82	0.83	49	0.86	0.90	46															
Allowance for loan and lease losses / Total loans and leases .....	1.37	1.37	55	1.43	1.48	51	1.46	1.55	48	0.81	0.81	50	0.86	0.89	47															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.33	0.63	23	0.55	0.66	46	0.42	0.71	27	0.57	0.57	51	0.81	0.61	72															
30-89 days past due loans and leases / Total loans and leases .....	0.22	0.27	54	0.56	0.36	75	0.55	0.39	75	0.42	0.43	57	0.60	0.44	76															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-3.56	-1.82	47	-1.87	6.94	28	-5.59	3.20	26	-0.31	14.45	13	2.40	16.62	10															
Net short-term noncore funding dependence .....	-3.89	-8.21	62	-2.35	-2.29	40	-6.07	-4.76	41	-0.90	3.38	28	0.75	4.66	23															
Net loans and leases / Total assets .....	51.47	59.81	18	61.05	63.21	32	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	7.84	9.11	17	9.22	9.03	60	8.16	9.13	20	10.13	9.76	64	9.47	9.71	44															
Holding company equity capital / Total assets .....	10.41	10.88	44	12.14	11.06	64	11.10	11.16	48	13.75	12.43	65	12.74	12.22	63															
Total equity capital (including minority interest) / Total assets .....	10.41	11.01	43	12.14	11.18	63	11.10	11.29	45	13.75	12.57	65	12.74	12.27	63															
Common equity tier 1 capital / Total risk-weighted assets .....	11.45	12.69	34	12.07	12.01	59	11.57	12.38	39	12.62	12.17	66	11.40	12.12	44															
Net loans and leases / Equity capital (X) .....	4.95	5.51	38	5.03	5.78	34	4.97	5.58	38	4.45	5.21	30	4.97	5.29	43															
Cash dividends / Net income .....	54.06	25.30	95	125.78	60.26	89	79.78	42.30	91	43.74	33.12	71	40	27.31	74															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	14.99	9.29	74	14.27	17.07	43	20.52	16.68	65	10.12	9.26	65	8.86	7	69															
Equity capital .....	-1.40	9.31	0	2.58	6.16	40	-2.69	6.99	10	18.89	10.49	82	18.65	7.89	83															
Net loans and leases .....	-3.07	0.79	41	11.92	13.26	54	8.69	9.07	59	6.32	9.10	56	11.76	7.89	76															
Noncore funding .....	26.68	-23.76	96	-2.86	-2.41	51	30.68	-12.18	92	-4.06	6.59	32	11.35	10.67	58															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	5.01	11.05	36	4.93	13.39	35	5.03	13.56	34	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	99.85	103.07	34	99.26	103.11	22	101.44	102.81	42	94.37	103.22	8	97.34	103.10	18															
Cash from ops + noncash items + op expense / Op expense + dividends .....	158.34	130.64	68	52.82	154.33	15	91.06	147.24	15	157.68	190.27	41	168.31	174.91	50															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	213,184	224,028	453,223	470,690	404,350	-4.84	69.92
Income from lease financing receivables.....	-26	63	136	229	239		
Fully taxable income on loans and leases.....	211,124	221,491	448,389	465,611	399,052	-4.68	71.03
Tax-exempt income on loans and leases.....	2,034	2,600	4,970	5,308	5,537	-21.77	-4.78
Estimated tax benefit on income on loans and leases.....	211	338	336	380	1,483	-37.58	-82.37
Income on loans and leases (tax equivalent).....	213,369	224,429	453,695	471,299	406,072	-4.93	68.30
Investment interest income (tax equivalent).....	34,532	34,086	66,273	64,400	58,460	1.31	84.36
Interest on balances due from depository institutions.....	1,012	2,932	4,003	18,637	11,297	-65.48	-10.20
Interest income on other earning assets.....	517	720	912	1,561	1,308	-28.19	-1.71
Total interest income (tax equivalent).....	249,430	262,167	524,883	555,897	477,137	-4.86	69.50
Interest on time deposits of \$250K or more .....	547	1,755	2,651	4,587	1,902	-68.83	
Interest on time deposits < \$250K.....	2,315	7,064	10,819	17,560	10,138	-67.23	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	1,659	3,043	4,540	27,135	20,482	-45.48	-33.72
Interest on other borrowings and trading liabilities.....	1,753	2,787	5,007	9,434	7,714	-37.10	2.75
Interest on subordinated debt and mandatory convertible securities .....	2,701	675	3,376	0	360	300.15	289.75
Total interest expense.....	8,975	15,324	26,393	58,716	40,596	-41.43	2.75
Net interest income (tax equivalent).....	240,455	246,843	498,490	497,181	436,541	-2.59	73.71
Non-interest income.....	73,168	75,536	156,054	146,045	133,999	-3.13	16.48
Adjusted operating income (tax equivalent) .....	313,623	322,379	654,544	643,226	570,540	-2.72	55.84
Overhead expense.....	197,623	188,802	388,117	393,886	353,250	4.67	60.56
Provision for credit losses.....	-5,130	48,456	56,894	13,850	8,612		
Securities gains (losses) .....	-104	-26	246	109	-118		
Other tax equivalent adjustments .....	4,680	0	0	0	0		
Pretax net operating income (tax equivalent).....	125,706	85,095	209,779	235,599	208,560	47.72	75.32
Applicable income taxes .....	26,669	18,570	48,119	54,111	46,173	43.61	11.82
Tax equivalent adjustments .....	5,110	489	516	492	2,141	944.99	135.38
Applicable income taxes (tax equivalent).....	31,779	19,059	48,635	54,603	48,314	66.74	22.13
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	93,927	66,036	161,144	180,996	160,246	42.24	105.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	93,927	66,036	161,144	180,996	160,246	42.24	105.63
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	93,927	66,036	161,144	180,996	160,246	42.24	105.63
Investment securities income (tax equivalent).....	34,532	34,086	66,273	64,400	58,460	1.31	84.36
US Treasury and agency securities (excluding mortgage-backed securities) .....	2,280	2,571	4,504	8,269	11,131	-11.32	-36.82
Mortgage-backed securities .....	21,990	26,490	49,404	48,409	38,446	-16.99	98.32
All other securities .....	10,262	5,025	12,365	7,722	8,883	104.22	154.41
Cash dividends declared.....	50,776	83,061	128,564	79,163	64,096	-38.87	157.64
Common .....	50,776	83,061	128,564	79,163	64,096	-38.87	157.64
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.74	2.92	37	3.47	3.46	53	3.27	3.27	51	3.92	4	44	3.78	3.87	42
Less: Interest expense .....	0.10	0.25	14	0.20	0.61	5	0.16	0.48	8	0.41	0.98	11	0.32	0.79	10
Equals: Net interest income (tax equivalent) .....	2.64	2.65	46	3.27	2.84	77	3.11	2.77	72	3.51	3.01	76	3.46	3.08	67
Plus: Non-interest income .....	0.80	1.11	39	1	1.14	47	0.97	1.21	44	1.03	1.32	48	1.06	1.31	46
Equals: adjusted operating income (tax equivalent) .....	3.44	3.82	32	4.27	4.05	64	4.08	4.04	58	4.54	4.41	59	4.52	4.46	53
Less: Overhead expense .....	2.17	2.24	50	2.50	2.63	53	2.42	2.57	51	2.78	2.69	61	2.80	2.71	61
Less: Provision for credit losses .....	-0.06	-0.15	62	0.64	0.85	41	0.35	0.51	30	0.10	0.15	41	0.07	0.14	30
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	0	0	0	1	0	0	4	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	4	0	0.03	39	0	0.02	39	0	0.01	52	0	0	31
Plus: other tax equivalent adjustments .....	0.05	0	97	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.38	1.79	19	1.13	0.64	74	1.31	1.04	68	1.66	1.56	58	1.65	1.57	56
Less: Applicable income taxes (tax equivalent) .....	0.35	0.41	31	0.25	0.16	74	0.30	0.23	71	0.39	0.36	57	0.38	0.33	64
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.03	1.36	18	0.88	0.48	75	1	0.81	69	1.28	1.19	55	1.27	1.24	52
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.03	1.35	18	0.88	0.50	75	1	0.82	68	1.28	1.19	55	1.27	1.24	51
Memo: Net income (last four quarters) .....	1.07	1.25	31	1.13	0.81	74	1	0.82	68	1.28	1.19	55	1.27	1.24	51
Net income—BHC and noncontrolling (minority) interest .....	1.03	1.37	17	0.88	0.50	75	1	0.83	68	1.28	1.20	55	1.27	1.25	50
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.01	93.15	89	88.29	91.74	12	90.63	92.32	28	88.21	91.05	22	90.74	91.48	41
Average interest-bearing funds / Average assets .....	61.40	62.32	50	61.55	65.48	33	60.88	64.06	36	61.56	65.57	32	63.58	65.56	37
Interest income (tax equivalent) / Average earning assets .....	2.82	3.14	28	3.93	3.78	59	3.61	3.55	52	4.45	4.41	56	4.17	4.24	47
Interest expense / Average earning assets .....	0.10	0.27	12	0.23	0.66	7	0.18	0.52	7	0.47	1.08	10	0.35	0.86	10
Net interest income (tax equivalent) / Average earning assets .....	2.72	2.85	36	3.70	3.10	81	3.43	3.01	72	3.98	3.33	76	3.81	3.38	73
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.27	4.05	68	4.79	4.44	74	4.66	4.27	72	5.29	5.09	71	4.89	4.95	53
Interest-bearing bank balances .....	0.11	0.11	46	0.67	0.50	78	0.32	0.27	69	2.31	2.04	68	1.95	1.64	78
Federal funds sold and reverse repos .....	0	0.26	20	1	0.94	64	0.70	0.68	61	2.35	2.44	60	0.29	2.17	6
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	2.81	3.11	28	3.93	3.74	62	3.61	3.51	54	4.45	4.36	56	4.15	4.20	50
Investment securities (tax equivalent) .....	1.20	1.80	9	2.24	2.51	26	1.88	2.25	23	2.38	2.76	18	2.29	2.68	19
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.77	1.28	22	1.97	2.01	55	1.58	1.75	40	1.58	2.32	11	1.89	2.05	40
Mortgage-backed securities .....	1.23	1.56	16	2.14	2.33	24	1.91	2.05	31	2.40	2.61	20	2.13	2.50	8
All other securities .....	1.91	2.91	17	2.40	3.48	14	2.22	3.24	13	2.93	4.06	14	2.94	4.20	20
Interest-bearing deposits .....	0.07	0.24	9	0.21	0.70	5	0.15	0.53	4	0.47	1.10	9	0.41	0.81	15
Time deposits of \$250K or more .....	0.60	0.76	35	1.48	1.67	27	1.23	1.42	29	1.73	1.96	30	1.04	1.44	19
Time deposits < \$250K .....	0.59	0.72	40	1.37	1.58	30	1.13	1.36	26	1.56	1.82	31	1.06	1.29	34
Other domestic deposits .....	0.04	0.17	6	0.08	0.50	0	0.06	0.36	0	0.41	0.93	11	0.33	0.67	15
Foreign deposits .....	0	0.12		0.59			0.42			1.19			0	0.97	
Federal funds purchased and repos .....	0.05	0.19	16	0.16	0.85	7	0.10	0.62	4	0.51	1.86	17	0.40	1.51	15
Other borrowed funds and trading liabilities .....	0.94	1.31	36	3.42	1.62	94	4.67	1.50	97	8.86	2.38	99	7.25	2.28	99
All interest-bearing funds .....	0.16	0.40	11	0.33	0.92	4	0.27	0.74	6	0.67	1.49	8	0.51	1.19	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	73,168		75,536		156,054		146,045		133,999						
Fiduciary activities income .....	9,928		9,163		19,093		19,160		18,998						
Service charges on deposit accounts - domestic .....	8,938		9,980		19,635		23,749		24,336						
Trading revenue.....	1,199		2,691		7,719		2,500		1,609						
Investment banking fees and commissions.....	2,633		2,464		4,719		4,656		4,202						
Insurance activities revenue.....	14		111		118		212		324						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	10,601		-401		4,150		16,372		17,935						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	11,006		25,926		43,695		26,642		18,708						
Other non-interest income.....	28,849		25,602		56,925		52,754		47,887						
Total overhead expenses .....	197,623		188,802		388,117		393,886		353,250						
Personnel expense.....	111,411		106,043		222,536		206,873		188,675						
Net occupancy expense.....	25,920		24,338		50,560		47,088		42,201						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	5,048		5,523		10,861		11,154		7,889						
Other operating expenses.....	55,244		52,898		104,160		128,771		114,485						
Fee income on mutual funds and annuities.....	2,633		2,470		4,725		4,667		4,201						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	2,539		2,460		2,615		2,473		2,330						
Average personnel expense per employee.....	43.88		43.11		85.10		83.65		80.98						
Average assets per employee.....	7,182.95		6,135.03		6,135.82		5,727.72		5,415.56						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	3.60	2.15	73	3.27	2.20	70	3.03	2.02	69	3.20	2.72	61	3.14	3.08	54
Overhead expenses / Net Interest Income + non-interest income .....	63.10	59.03	67	58.65	63.28	39	59.34	62.28	41	61.28	61.29	54	62.15	60.88	56
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.17	2.24	50	2.50	2.63	53	2.42	2.57	51	2.78	2.69	61	2.80	2.71	61
Personnel expense.....	1.22	1.25	49	1.41	1.31	62	1.39	1.30	61	1.46	1.41	52	1.50	1.44	53
Net occupancy expense.....	0.28	0.24	70	0.32	0.26	74	0.32	0.26	71	0.33	0.28	71	0.33	0.28	68
Other operating expenses.....	0.66	0.73	49	0.77	0.99	37	0.72	0.94	34	0.99	0.97	66	0.97	0.97	64
Overhead less non-interest income .....	1.36	1.10	70	1.50	1.36	65	1.45	1.25	69	1.75	1.32	78	1.74	1.38	72
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	63.01	58.45	71	58.57	62.83	40	59.30	61.82	45	61.24	60.64	56	61.92	60.37	57
Personnel expense.....	35.52	33.10	64	32.89	32.43	47	34	32.36	57	32.16	32.39	49	33.07	32.51	49
Net occupancy expense.....	8.26	6.33	80	7.55	6.65	65	7.72	6.58	68	7.32	6.52	64	7.40	6.48	68
Other operating expenses.....	19.22	18.60	58	18.12	23.06	35	17.57	22.28	32	21.75	21.20	65	21.45	20.90	61
Total non-interest income .....	23.33	28.18	41	23.43	27.40	42	23.84	28.83	42	22.71	29.23	44	23.49	28.50	43
Fiduciary activities income .....	3.17	2.24	69	2.84	2.10	67	2.92	2.09	68	2.98	1.97	68	3.33	2.14	72
Service charges on domestic deposit accounts .....	2.85	3.19	41	3.10	3.35	41	3	3.27	44	3.69	3.88	45	4.27	4.15	49
Trading revenue.....	0.38	0.72	63	0.83	1.60	63	1.18	1.28	71	0.39	1.18	52	0.28	0.85	56
Investment banking fees and commissions.....	0.84	2.52	36	0.76	2.64	33	0.72	2.46	33	0.72	3.54	32	0.74	3.42	31
Insurance activities revenue.....	0	0.37	28	0.03	0.39	45	0.02	0.41	36	0.03	0.47	41	0.06	0.47	47
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	3.38	0.55	93	-0.12	-0.20	26	0.63	0.01	86	2.55	0.28	96	3.14	0.65	93
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	3.51	3.83	58	8.04	2.89	85	6.68	3.92	75	4.14	1.86	84	3.28	1.61	78
Other non-interest income.....	9.20	9.26	64	7.94	9.31	47	8.70	9.65	52	8.20	10.04	49	8.39	9.86	54
Overhead less non-interest income .....	39.68	29.94	76	35.13	34.19	53	35.45	31.93	56	38.53	31.06	70	38.43	31.46	71
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.22	21.54	42	21.82	18.39	71	22.94	18.63	78	22.97	20.56	72	22.14	19.04	77
Applicable income tax + TE / Pretax net operating income + TE .....	25.28	23.10	75	22.40	22.75	42	23.18	21.18	63	23.18	23.23	52	23.17	21.56	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,971,371	6,494,092	6,691,776	6,281,670	5,811,205	7.35	100.47	
Commercial and industrial loans .....	1,609,384	2,261,571	1,788,083	1,268,900	1,196,240	-28.84	114.22	
Loans to individuals .....	971,051	1,040,005	1,024,042	1,043,188	1,058,327	-6.63	7.93	
Loans to depository institutions and acceptances of other banks .....	524	408	240	1,288	1,241	28.43	-63.56	
Agricultural loans .....	217,656	282,772	247,635	279,112	254,842	-23.03	55.59	
Other loans and leases .....	145,977	164,842	150,776	162,908	180,801	-11.44	2.80	
Less: Unearned income .....	32,512	41,326	20,984	5,549	3,398	-21.33	1921.89	
Loans and leases, net of unearned income .....	9,883,451	10,202,364	9,881,568	9,031,517	8,499,258	-3.13	82.68	
Less: Allowance for loan and lease losses .....	135,608	146,090	144,333	72,987	72,962	-7.18	68.79	
Net loans and leases .....	9,747,843	10,056,274	9,737,235	8,958,530	8,426,296	-3.07	82.89	
Debt securities that reprice or mature in over 1 year .....	5,583,073	3,313,473	4,016,844	2,865,121	2,493,672	68.50	185.01	
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	15,330,916	13,369,747	13,754,079	11,823,651	10,919,968	14.67	110.34	
Interest-bearing bank balances .....	1,715,548	1,149,614	2,017,581	841,014	585,423	49.23	382.33	
Federal funds sold and reverse repos .....	53	53	53	98	97	0.00	-63.70	
Debt securities that reprice or mature within 1 year .....	60,236	71,241	43,737	184,463	182,336	-15.45	-39.73	
Trading assets .....	33,868	62,693	52,179	21,898	8,818	-45.98	1870.22	
Total earning assets .....	17,140,621	14,653,348	15,867,629	12,871,124	11,696,642	16.97	121.28	
Non-interest-bearing cash and due from depository institutions .....	232,779	276,523	259,317	238,851	239,369	-15.82	88.17	
Premises, fixed assets, and leases .....	293,525	303,871	306,500	300,405	239,548	-3.40	61.45	
Other real estate owned .....	1,950	6,505	2,496	8,464	14,380	-70.02	-75.34	
Investment in unconsolidated subsidiaries .....	8,226	8,269	8,127	8,290	8,336	-0.52	0.24	
Intangible and other assets .....	1,263,395	1,222,786	1,204,638	1,216,953	1,099,556	3.32	138.36	
Total assets .....	18,940,496	16,471,302	17,648,707	14,644,087	13,297,831	14.99	120.29	
Quarterly average assets .....	18,665,168	15,740,399	17,392,512	14,704,819	13,388,090	18.58	118.42	
Average loans and leases (YTD) .....	9,994,984	9,368,181	9,739,771	8,909,580	8,311,535	6.69	87.87	
<b>Memoranda</b>								
Loans held-for-sale .....	48,800	169,941	74,028	100,946	33,298	-71.28	-33.20	
Loans not held-for-sale .....	9,834,651	10,032,423	9,807,540	8,930,571	8,465,960	-1.97	84.27	
Real estate loans secured by 1–4 family .....	1,887,305	1,739,667	1,742,802	1,644,011	1,589,828	8.49	52.14	
Commercial real estate loans .....	4,860,537	4,530,190	4,728,409	4,411,100	4,003,943	7.29	134.80	
Construction and land development .....	1,156,531	991,268	1,039,404	977,642	838,448	16.67	156.46	
Multifamily .....	364,790	336,947	362,337	299,936	265,181	8.26	214.58	
Nonfarm nonresidential .....	3,339,216	3,201,975	3,326,668	3,133,522	2,900,314	4.29	122.14	
Real estate loans secured by farmland .....	223,529	224,235	220,565	226,559	217,434	-0.31	33.95	
Total investment securities .....	5,643,309	3,384,714	4,060,581	3,049,584	2,676,008	66.73	174.10	
U.S. Treasury securities .....	496,915	10,066	0	8,967	2,591	4836.57	12467.40	
US agency securities (excluding mortgage-backed securities) .....	351,660	275,268	331,852	386,672	578,997	27.75	-25.69	
Municipal securities .....	516,909	177,099	512,499	138,217	150,887	191.88	214.55	
Mortgage-backed securities .....	3,666,204	2,641,865	2,909,469	2,365,484	1,804,809	38.77	168.53	
Asset-backed securities .....	187,314	67	57	75	106	279473.13	63612.24	
Other debt securities .....	424,307	280,349	306,704	150,169	138,618	51.35	719.96	
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	3,957,793	3,316,325	4,008,455	2,956,754	2,268,739	19.34	163.49	
U.S. Treasury securities .....	496,915	10,066	0	8,967	2,591	4836.57	12467.40	
US agency securities (excluding mortgage-backed securities) .....	326,877	265,448	331,852	366,852	559,177	23.14	-27.91	
Municipal securities .....	444,556	124,204	465,895	80,949	0	257.92		
Mortgage-backed securities .....	2,099,142	2,640,727	2,908,477	2,364,288	1,615,076	-20.51	100.93	
Asset-backed securities .....	187,268	0	0	0	0			
Other debt securities .....	403,035	275,880	302,231	135,698	91,895	46.09		
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	17,221	3,175	2,924	2,158	-6,193	442.39	-5.56	
Available-for-sale securities appreciation (depreciation) .....	8,412	88,557	75,987	14,443	-34,509	-90.50	-66.40	
Structured notes, fair value .....	0	0	0	0	1,978			
Pledged securities .....	1,478,334	1,979,595	2,293,877	1,787,736	1,705,861	-25.32	16.79	

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,083,865	779,181	822,308	776,888	562,579	39.10	46.98
NOW, ATS and transaction accounts .....	1,623,853	1,434,804	1,483,400	1,347,429	1,235,325	13.18	316.68
Time deposits less brokered deposits < \$250K .....	767,977	950,717	807,584	1,112,485	947,337	-19.22	
MMDA and other savings accounts .....	11,911,052	9,974,383	10,916,815	8,149,327	7,633,291	19.42	146.28
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,386,747	13,139,085	14,030,107	11,386,129	10,378,532	17.11	138.90
Time deposits of \$250K or more .....	178,896	201,337	187,076	274,496	215,445	-11.15	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	1,037,700	756,051	1,091,371	697,571	712,408	37.25	122.49
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	4	7	13	5	17	-42.86	-73.33
Other borrowings w/remaining maturity over 1 year .....	13,741	13,834	13,788	13,878	15,790	-0.67	73.32
Brokered deposits < \$250K .....	0	0	0	2,925	87,101		
Noncore funding .....	1,230,341	971,229	1,292,248	988,875	1,030,761	26.68	21.19
Trading liabilities .....	18,963	22,598	16,755	10,285	6,313	-16.09	930.60
Subordinated notes and debentures + trust preferred securities .....	183,170	182,973	183,071	84,445	84,233	0.11	83.17
Other liabilities .....	150,372	156,600	166,756	160,383	104,055	-3.98	100.17
Total liabilities .....	16,969,593	14,472,485	15,688,937	12,630,117	11,603,894	17.25	122.33
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	941,613	1,021,187	941,086	1,049,304	866,691	-7.79	224.28
Common surplus .....	0	0	0	0	0		
Retained earnings .....	1,005,229	912,472	962,078	953,656	851,823	10.17	51.31
Accumulated other comprehensive income .....	24,061	65,158	56,606	11,010	-24,577	-63.07	130.87
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	1,970,903	1,998,817	1,959,770	2,013,970	1,693,937	-1.40	104.21
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	1,970,903	1,998,817	1,959,770	2,013,970	1,693,937	-1.40	104.21
Total liabilities and capital .....	18,940,496	16,471,302	17,648,707	14,644,087	13,297,831	14.99	120.29
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,416,752	4,426,647	4,633,538	3,426,495	3,158,273	22.37	203.70
Interest-bearing deposits .....	10,148,891	8,913,775	9,583,645	8,237,055	7,522,805	13.86	95.25
Total deposits .....	15,565,643	13,340,422	14,217,183	11,663,550	10,681,078	16.68	122.96
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,959,770	2,013,970	2,013,970	1,693,937	1,427,616		
Accounting restatements .....	0	-24,158	-24,158	0	0		
Net income .....	93,927	66,036	161,144	180,996	160,246		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-5,520	-28,117	-108,218	6,452	7,431		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	176,161	172,269		
Less: Dividends declared .....	50,776	83,061	128,564	79,163	64,096		
Change in other comprehensive income .....	-26,498	54,147	45,596	35,587	-12,615		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	3,086		
Holding company equity capital, ending balance .....	1,970,903	1,998,817	1,959,770	2,013,970	1,693,937		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	36.81	36.32	46	39.43	36.22	48	37.92	36.22	45	42.90	37.78	53	43.70	37.19	56
Commercial and industrial loans .....	8.50	12.25	31	13.73	14.99	41	10.13	13.52	30	8.66	12.02	34	9	12.85	34
Loans to individuals .....	5.13	3.48	74	6.31	3.53	75	5.80	3.40	75	7.12	4.20	73	7.96	4.31	78
Loans to depository institutions and acceptances of other banks .....	0	0.01	75	0	0.04	64	0	0.03	68	0.01	0.04	71	0.01	0.05	70
Agricultural loans.....	1.15	0.21	90	1.72	0.20	93	1.40	0.19	92	1.91	0.24	92	1.92	0.30	91
Other loans and leases.....	0.77	4.22	15	1	4.66	17	0.85	4.63	14	1.11	5.01	15	1.36	5	18
Net loans and leases.....	51.47	59.81	18	61.05	63.21	32	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34
Debt securities over 1 year.....	29.48	17.61	90	20.12	14.01	80	22.76	15.55	79	19.57	14.60	76	18.75	14.63	69
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	80.94	78.32	55	81.17	78.43	50	77.93	78.16	32	80.74	79.65	31	82.12	79.97	36
Interest-bearing bank balances .....	9.06	9.11	53	6.98	6.78	52	11.43	7.51	79	5.74	3.06	78	4.40	3.04	74
Federal funds sold and reverse repos .....	0	0.52	59	0	0.86	57	0	0.82	54	0	1.57	53	0	1.66	49
Debt securities 1 year or less .....	0.32	1.53	21	0.43	1.83	22	0.25	1.68	17	1.26	1.91	51	1.37	1.96	57
Trading assets .....	0.18	0.60	53	0.38	1.09	48	0.30	1.01	50	0.15	1.19	46	0.07	1.33	42
Total earning assets.....	90.50	91.43	38	88.96	90.72	25	89.91	91.05	32	87.89	89.53	28	87.96	89.74	30
Non-interest cash and due from depository institutions.....	1.23	1.01	66	1.68	1.08	91	1.47	1.07	83	1.63	1.14	81	1.80	1.21	83
Other real estate owned.....	0.01	0.02	55	0.04	0.03	76	0.01	0.02	56	0.06	0.03	78	0.11	0.04	89
All other assets.....	8.27	7.50	62	9.36	8.16	65	8.62	7.82	62	10.48	9.27	67	10.24	8.98	68
<b>Memoranda</b>															
Short-term investments .....	9.38	12.01	43	7.41	10.58	41	11.68	11.17	64	7	7.63	63	5.77	7.80	59
U.S. Treasury securities.....	2.62	1.08	78	0.06	0.92	41	0	0.84	17	0.06	1.03	40	0.02	1.04	39
US agency securities (excluding mortgage-backed securities) .....	1.86	0.77	81	1.67	0.48	88	1.88	0.63	85	2.64	0.54	92	4.35	0.69	94
Municipal securities .....	2.73	1.72	68	1.08	1.45	55	2.90	1.69	72	0.94	1.34	55	1.13	1.62	51
Mortgage-backed securities .....	19.36	12.97	78	16.04	11.11	78	16.49	11.75	72	16.15	11.44	78	13.57	11.13	64
Asset-backed securities .....	0.99	0.38	82	0	0.27	51	0	0.32	50	0	0.28	50	0	0.33	53
Other debt securities .....	2.24	0.52	91	1.70	0.39	89	1.74	0.42	89	1.03	0.39	80	1.04	0.41	83
Loans held-for-sale.....	0.26	0.42	57	1.03	0.48	80	0.42	0.52	55	0.69	0.39	76	0.25	0.30	58
Loans held for investment .....	51.92	59.85	19	60.91	63.46	32	55.57	61.72	24	60.98	63.50	33	63.66	63.93	35
Real estate loans secured by 1–4 family .....	9.96	11.69	41	10.56	12.29	40	9.87	11.91	40	11.23	13.29	39	11.96	13.46	44
Revolving .....	1.94	1.45	64	2.33	1.80	62	2.07	1.66	62	2.68	2.07	62	2.70	2.27	63
Closed-end, secured by first liens .....	7.86	9.84	42	7.89	9.99	39	7.58	9.81	36	8.09	10.69	38	8.61	10.57	39
Closed-end, secured by junior liens .....	0.17	0.20	56	0.34	0.26	73	0.23	0.22	65	0.46	0.28	79	0.65	0.31	85
Commercial real estate loans .....	25.66	22.48	58	27.50	21.90	60	26.79	22.22	60	30.12	22.23	64	30.11	21.58	67
Construction and land development .....	6.11	3.35	83	6.02	3.32	79	5.89	3.40	80	6.68	3.44	80	6.31	3.51	79
Multifamily.....	1.93	3.31	37	2.05	3.07	42	2.05	3.12	39	2.05	3.01	44	1.99	2.72	45
Nonfarm nonresidential .....	17.63	14.81	61	19.44	14.50	67	18.85	14.72	63	21.40	14.69	70	21.81	14.44	71
Real estate loans secured by farmland.....	1.18	0.34	86	1.36	0.33	86	1.25	0.33	86	1.55	0.36	87	1.64	0.41	87

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	70.54	59.66	65	63.65	55.37	62	67.72	57.15	65	69.55	57.46	62	68.37	56.49	65
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	19.10	19.82	47	17.05	19.50	39	17.64	19.43	41	18.20	20.75	39	18.71	21.10	38
Real estate loans secured by 1–4 family.....	3.71	2.42	67	3.75	2.79	63	3.70	2.64	63	4.34	3.15	66	4.22	3.50	61
Revolving .....	15.39	17.22	41	13.30	16.49	35	13.94	16.59	37	13.86	17.39	35	14.48	17.39	37
Closed-end.....	49.18	36.54	75	44.40	32.96	70	47.85	34.63	75	48.84	33.52	76	47.11	32.14	74
Construction and land development.....	11.70	5.50	87	9.72	4.97	83	10.52	5.26	86	10.82	5.09	86	9.86	5.20	81
1–4 family.....	1.68	1.11	72	1.83	0.93	78	1.72	0.93	75	2.39	0.94	81	2.82	1.02	85
Other.....	10.03	4.33	94	7.89	3.90	88	8.79	4.19	90	8.43	4.02	88	7.05	4.05	83
Multifamily.....	3.69	5.34	41	3.30	4.72	43	3.67	4.96	45	3.32	4.69	43	3.12	4.10	47
Nonfarm nonresidential .....	33.79	24.14	75	31.38	21.76	73	33.67	22.93	77	34.70	22.15	78	34.12	21.40	77
Owner-occupied.....	15.75	8.14	87	15.90	7.38	91	16.56	7.68	91	18.17	7.72	93	18.09	8.03	92
Other.....	18.03	15.71	59	15.49	14.16	56	17.11	14.95	58	16.52	14.34	59	16.03	13.38	57
Real estate loans secured by farmland.....	2.26	0.59	87	2.20	0.52	87	2.23	0.54	87	2.51	0.55	88	2.56	0.63	87
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	75	0	0.07	64	0	0.06	69	0.01	0.11	70	0.01	0.12	69
Commercial and industrial loans .....	16.28	20.98	35	22.17	23.90	46	18.10	22.17	36	14.05	19.53	32	14.07	20.32	35
Loans to individuals .....	9.83	6.28	75	10.19	6.11	75	10.36	6.13	74	11.55	7.13	73	12.45	7.36	78
Credit card loans .....	0.65	0.51	77	0.69	0.64	75	0.71	0.65	75	0.90	0.81	74	0.96	1.02	74
Agricultural loans.....	2.20	0.37	91	2.77	0.31	93	2.51	0.32	93	3.09	0.37	92	3	0.46	91
Other loans and leases.....	1.48	8.03	19	1.62	8.93	17	1.53	9.09	17	1.80	9.85	16	2.13	9.66	21
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	458.72	383.17	64	431.42	392.62	47	452.27	381.27	59	420.10	391.26	49	452.23	379.80	57
Real estate loans secured by 1–4 family.....	124.18	124.52	51	115.57	133.24	42	117.79	125.03	47	109.95	138.18	39	123.72	137.84	44
Revolving .....	24.12	15.53	69	25.44	19.64	64	24.69	17.42	66	26.23	21.26	62	27.94	23.33	63
Closed-end.....	100.07	107.53	51	90.13	112.01	40	93.10	106.14	45	83.72	115.20	36	95.78	112.79	43
Commercial real estate loans .....	319.82	238.21	74	300.95	237.30	62	319.57	234.65	69	295	229.44	58	311.59	219.72	68
Construction and land development.....	76.10	35.52	87	65.85	35.78	78	70.25	35.62	82	65.38	34.95	78	65.25	35.36	81
1–4 family.....	10.90	7.06	73	12.38	6.74	75	11.51	6.34	75	14.43	6.61	78	18.63	7.04	84
Other.....	65.20	28.07	93	53.47	27.86	84	58.74	28.16	89	50.95	27.32	82	46.62	27.26	77
Multifamily.....	24	34.78	44	22.38	33.28	42	24.49	32.74	42	20.06	31.04	41	20.64	27.85	46
Nonfarm nonresidential .....	219.72	157.17	73	212.71	157.33	64	224.84	155.06	73	209.56	152.10	64	225.71	147.22	72
Owner-occupied.....	102.44	52.65	86	107.75	53.29	86	110.59	52.37	86	109.76	53.07	87	119.68	54.89	89
Other.....	117.28	102.08	57	104.97	101.60	54	114.24	100.54	57	99.80	97.41	52	106.02	91.80	59
Real estate loans secured by farmland.....	14.71	3.59	88	14.90	3.50	88	14.91	3.44	89	15.15	3.60	87	16.92	4.02	88
Loans to depository institutions and acceptances of other banks.....	0.03	0.18	75	0.03	0.38	64	0.02	0.28	69	0.09	0.44	70	0.10	0.54	70
Commercial and industrial loans .....	105.90	127.07	44	150.24	159.86	44	120.85	139.91	39	84.86	122.02	33	93.09	128.82	38
Loans to individuals .....	63.90	35.29	77	69.09	38.40	73	69.21	37.47	76	69.77	43.51	70	82.36	42.67	76
Credit card loans .....	4.24	2.61	79	4.69	3.43	77	4.75	3.30	76	5.46	4.34	76	6.37	5.31	76
Agricultural loans.....	14.32	2.01	92	18.79	2.03	95	16.74	1.88	93	18.67	2.18	93	19.83	2.72	93
Other loans and leases.....	9.61	46.75	17	10.95	51.14	17	10.19	49.54	17	10.89	52.44	16	14.07	51.79	18
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	33.45	28.84	59	28.53	26.07	51	31.32	27.32	55	30.69	26.45	57	29.07	24.79	57
(CECL transition adjusted) .....	217.53	187.37	57	193.38	186.18	49	209.20	183.76	54	185.39	178.57	50	192.28	167.93	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	319.98	244.59	72	301.12	244.21	58	319.79	240.85	67	295.15	236.10	55	311.96	225.98	67

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	9.38	12.01	43	7.41	10.58	41	11.68	11.17	64	7	7.63	63	5.77	7.80	59
Liquid assets .....	34.21	28.17	68	26.62	24.60	65	31.50	26.22	68	26.06	22.44	70	23.69	22.72	66
Investment securities .....	29.79	19.64	84	20.55	16.55	73	23.01	17.85	73	20.82	16.99	69	20.12	17.27	65
Net loans and leases .....	51.47	59.81	18	61.05	63.21	32	55.17	61.58	23	61.18	63.77	32	63.37	63.98	34
Net loans, leases and standby letters of credit .....	51.75	60.62	18	61.36	64.12	32	55.46	62.48	22	61.43	64.84	30	63.68	65.07	32
Core deposits .....	81.24	74.75	72	79.77	68.08	84	79.50	70.67	75	77.75	63.09	86	78.05	62.13	89
Noncore funding .....	6.50	10.89	42	5.90	16.68	18	7.32	14.13	31	6.75	19.36	13	7.75	21.34	10
Time deposits of \$250K or more .....	0.94	1.81	27	1.22	2.56	26	1.06	2.11	29	1.87	2.94	33	1.62	2.89	29
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	5.48	1.20	89	4.59	1.49	85	6.18	1.47	89	4.76	1.94	82	5.36	1.97	84
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	5.48	0.52	97	4.59	0.52	96	6.18	0.54	97	4.76	0.48	96	5.36	0.54	96
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	25	0	2.06	8	0	1.24	15	0	3.01	3	0	3.67	5
Earning assets that reprice within 1 year .....	35	38.93	38	36.91	39.71	40	40.71	39.38	49	38.67	39.29	44	37.56	40.29	40
Interest-bearing liabilities that reprice within 1 year .....	3.97	7.04	30	5.40	9.42	26	4.27	8.20	28	7.38	10.19	34	5.69	10.01	26
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	31.03	30.25	49	31.51	28.34	57	36.44	29.11	62	31.29	26.63	60	31.87	27.38	57
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-3.56	-1.82	47	-1.87	6.94	28	-5.59	3.20	26	-0.31	14.45	13	2.40	16.62	10
Net short-term noncore funding dependence .....	-3.89	-8.21	62	-2.35	-2.29	40	-6.07	-4.76	41	-0.90	3.38	28	0.75	4.66	23
Short-term investment / Short-term noncore funding .....	150.66	284.81	34	134.59	138.95	62	168.13	184.19	57	111.58	77.77	73	90.36	66.46	75
Liquid assets - short-term noncore funding / Nonliquid assets .....	42.55	34.02	65	28.77	23.27	69	35.85	28.18	68	26.75	16.97	78	22.67	16.04	71
Net loans and leases / Total deposits .....	62.62	74.66	20	75.38	82.84	26	68.49	79.43	21	76.81	90.31	20	78.89	90.08	21
Net loans and leases / Core deposits .....	63.35	81.17	15	76.54	93.70	18	69.40	88.34	17	78.68	103.93	11	81.19	105	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.22	0.84	66	0.23	1.82	22	0.21	1.57	23	0.15	0.72	33	-0.51	-0.82	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.59	1.94	20	6.36	4.82	73	5.55	4.31	72	1.02	1.36	45	-2.85	-1.98	25
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0		0	-0.05	61	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	29.87	13.42	77	2.02	12.14	44	1.28	11.38	42	3.04	12.67	46	15.22	16.19	55
Available-for-sale securities .....	70.13	84.66	23	97.98	85.75	62	98.72	87.23	64	96.96	85.40	56	84.78	81.88	44
U.S. Treasury securities .....	8.81	5.52	75	0.30	5.43	39	0	4.72	16	0.29	6.15	36	0.10	6.99	37
US agency securities (excluding mortgage-backed securities) .....	6.23	4.50	69	8.13	3.23	81	8.17	4.01	78	12.68	3.49	88	21.64	4.02	92
Municipal securities .....	9.16	8.87	63	5.23	9.39	48	12.62	9.83	66	4.53	7.75	52	5.64	9.16	50
Mortgage-backed securities .....	64.97	66.59	44	78.05	67.27	65	71.65	66.64	56	77.57	67.43	59	67.44	65.45	49
Asset-backed securities .....	3.32	2.05	73	0	1.68	51	0	1.91	50	0	1.66	50	0	2.05	53
Other debt securities .....	7.52	3.17	81	8.28	2.93	83	7.55	3.01	82	4.92	2.94	76	5.18	2.79	76
Mutual funds and equity securities .....	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	1.07	8.69	13	2.10	11.75	10	1.08	10.55	11	6.05	11.86	38	6.81	11.91	47
Debt securities 1 to 5 years .....	15.53	17.05	51	9.35	18.03	40	6.17	17.03	33	14.52	17.94	53	30.17	19.18	74
Debt securities over 5 years .....	83.41	72.17	65	88.54	66.01	82	92.75	69.86	88	79.43	66.02	60	63.01	64.73	38
Pledged securities .....	26.20	33.87	41	58.49	37.40	77	56.49	35.67	75	58.62	30.57	84	63.75	33.30	88
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0.07	0.04	87
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	45.45	51.37	59	12.39	146.89	14	101	183.32	42	33.56	26.69	65	5.09	6.77	52
Investment securities .....	66.73	33.34	81	25.26	14.17	74	33.15	23.62	71	13.96	11.75	68	-0.55	9.42	31
Core deposits .....	17.11	16.88	59	17.39	25.99	26	23.22	26.88	42	9.71	11.23	59	7.38	7.29	59
Noncore funding .....	26.68	-23.76	96	-2.86	-2.41	51	30.68	-12.18	92	-4.06	6.59	32	11.35	10.67	58

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	3,019,034	2,941,938	2,922,770	2,807,810	2,620,389
Commit: Secured commercial real estate loans .....	700,275	658,779	624,650	643,109	532,554
Commit: Unsecured real estate loans .....	2,677	3,722	3,500	989	1,915
Credit card lines (reported semiannually, June/Dec) .....	681,757	773,889	682,818	764,091	726,679
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	53,851	49,969	51,055	37,006	41,143
Commercial and similar letters of credit .....	5,481	5,736	7,931	5,702	5,517
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	126,754	375,935	126,800	125,495	65,533
Written options contracts (interest rate) .....	118,344	310,239	106,363	67,760	50,998
Purchased options contracts (interest rate) .....	4,411	4,547	4,480	0	0
Interest rate swaps .....	2,462,238	1,298,895	1,853,384	1,006,339	806,565
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	15.94	22.45	27	17.86	21.74	43	16.56	22.01	31	19.17	23.52	42	19.71	24.05	44
Standby letters of credit .....	0.28	0.67	28	0.30	0.72	29	0.29	0.71	28	0.25	0.84	24	0.31	0.92	26
Commercial and similar letters of credit .....	0.03	0.02	77	0.03	0.02	79	0.04	0.02	83	0.04	0.02	80	0.04	0.02	75
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	14.32	49.75	44	12.08	51.68	29	11.85	48.62	33	8.19	68.47	23	6.94	65.81	27
Interest rate contracts .....	14.32	35.96	47	12.08	36.85	32	11.85	34.36	35	8.19	47.31	24	6.94	43.84	30
Interest rate futures and forward contracts .....	0.67	5.17	59	2.28	9.28	70	0.72	6.21	50	0.86	10.67	61	0.49	11.40	56
Written options contracts (interest rate) .....	0.62	1.82	53	1.88	2.30	65	0.60	2.18	43	0.46	2.47	47	0.38	2.16	48
Purchased options contracts (interest rate) .....	0.02	1.33	45	0.03	1.51	49	0.03	1.46	45	0	2.65	22	0	2.32	23
Interest rate swaps .....	13	20.67	51	7.89	22.27	32	10.50	20.83	39	6.87	28.86	27	6.07	26.74	32
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	30.21	42.93	42	31.40	41.55	46	30.01	42.82	42	31.51	45.53	43	31.53	44.93	44

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,711,747	1,989,616	2,091,027	1,199,594	923,096
Interest rate contracts .....	2,711,747	1,989,616	2,091,027	1,199,594	923,096
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	126,754	375,935	126,800	125,495	65,533
Written options .....	118,344	310,239	106,363	67,760	50,998
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	118,344	310,239	106,363	67,760	50,998
Purchased options .....	4,411	4,547	4,480	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	4,411	4,547	4,480	0	0
Swaps .....	2,462,238	1,298,895	1,853,384	1,006,339	806,565
Held for trading.....	1,883,427	1,220,357	1,774,711	1,006,339	806,565
Interest rate contracts .....	1,883,427	1,220,357	1,774,711	1,006,339	806,565
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	828,320	769,259	316,316	193,255	116,531
Interest rate contracts .....	828,320	769,259	316,316	193,255	116,531
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,597,813	1,683,926	1,989,143	1,131,834	872,098
One year or less .....	398,471	383,003	133,757	125,771	65,533
Over 1 year to 5 years .....	832,570	313,341	421,154	201,155	122,520
Over 5 years .....	1,366,772	987,582	1,434,232	804,908	684,045
Gross negative fair value (absolute value) .....	21,754	66,575	53,482	22,200	6,873
Gross positive fair value.....	36,825	72,491	55,524	23,236	10,132
Held for trading.....	33,868	62,693	52,179	21,898	8,818
Non-traded.....	2,957	9,798	3,345	1,338	1,314
Current credit exposure on risk-based capital derivative contracts .....	36,825	72,491	55,524	23,235	10,132
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	4.67	12.57	47	18.89	12.99	69	6.06	14.05	46	10.46	13.49	60	7.10	12.78	52
Written options .....	4.36	7.49	50	15.59	8.37	79	5.09	8.18	52	5.65	5.91	58	5.52	6.60	59
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	4.36	7.20	52	15.59	7.94	81	5.09	7.73	54	5.65	5.10	62	5.52	5.49	63
Purchased options .....	0.16	3.44	43	0.23	3.38	44	0.21	3.42	42	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0.16	3.04	46	0.23	2.87	48	0.21	2.86	47	0	3.35	18	0	3.20	20
Swaps .....	90.80	71.23	66	65.28	69.92	34	88.64	68.76	64	83.89	69.75	55	87.38	70.34	58
Held for trading .....	69.45	40.60	56	61.34	43.50	51	84.87	43.53	73	83.89	44.16	70	87.38	46.31	69
Interest rate contracts .....	69.45	34.42	67	61.34	37.56	58	84.87	36.62	84	83.89	37.24	81	87.38	38.40	83
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	30.55	59.40	43	38.66	56.50	48	15.13	56.47	26	16.11	55.84	29	12.62	53.69	30
Interest rate contracts .....	30.55	56.19	44	38.66	54.31	48	15.13	53.82	26	16.11	52.22	30	12.62	50.60	32
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	95.80	91.87	43	84.64	89.91	25	95.13	91.48	46	94.35	93.86	39	94.48	94.47	35
One year or less .....	14.69	28.05	46	19.25	30.94	49	6.40	32.05	26	10.48	32.17	33	7.10	32.51	28
Over 1 year to 5 years .....	30.70	26.03	57	15.75	27.26	35	20.14	27.06	42	16.77	30.45	36	13.27	31.16	25
Over 5 years .....	50.40	30.08	70	49.64	28.48	74	68.59	29.56	86	67.10	28.09	86	74.10	28.71	91
Gross negative fair value (absolute value) .....	0.80	1.25	40	3.35	1.76	77	2.56	1.55	75	1.85	0.83	87	0.74	0.72	52
Gross positive fair value .....	1.36	1.68	38	3.64	2.69	68	2.66	2.23	62	1.94	1.19	81	1.10	0.85	73
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	44	0.05	0.07	59	0.04	0.07	60	0.02	0.06	50	0.01	0.06	35
Gross positive fair value (X) .....	0.03	0.07	42	0.05	0.11	39	0.04	0.09	39	0.02	0.07	35	0.01	0.06	34
Held for trading (X) .....	0.02	0.05	57	0.05	0.08	51	0.04	0.07	53	0.02	0.06	49	0.01	0.05	48
Non-traded (X) .....	0	0.01	31	0.01	0.02	45	0	0.02	29	0	0.01	33	0	0.01	28
Current credit exposure (X) .....	0.03	0.05	49	0.05	0.08	48	0.04	0.06	49	0.02	0.05	41	0.01	0.04	44
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.32	0.63	48	0.67	1.03	48	0.50	0.85	48	0.22	0.73	41	0.10	0.53	45

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	144,333	72,987	72,987	72,962	72,147
Gross losses .....	9,644	8,732	21,002	23,641	19,828
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	5,674	3,345	6,742	9,816	12,031
Net losses .....	3,970	5,387	14,260	13,825	7,797
Provision for loan and lease losses .....	-4,755	48,456	56,894	13,850	8,612
Adjustments .....	0	30,034	28,712	0	0
Ending balance .....	135,608	146,090	144,333	72,987	72,962
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.05	-0.14	65	0.64	0.85	41	0.35	0.51	30	0.10	0.15	41	0.07	0.14	30
Provision for loan and lease losses / Average loans and leases .....	-0.10	-0.25	62	1.03	1.37	45	0.58	0.82	34	0.16	0.24	43	0.10	0.24	27
Provision for loan and lease losses / Net loan and lease losses .....	-119.77	77.32	41	899.50	792.43	72	398.98	487.86	58	100.18	130.58	30	110.45	134.68	49
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.38	1.39	54	1.46	1.51	52	1.47	1.58	48	0.82	0.83	49	0.86	0.90	46
Allowance for loan and lease losses / Total loans and leases .....	1.37	1.37	55	1.43	1.48	51	1.46	1.55	48	0.81	0.81	50	0.86	0.89	47
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.08	15.27	72	13.56	11.83	75	10.12	11.58	64	5.28	8.03	57	9.36	7.54	71
Allowance for loan and lease losses / Nonaccrual assets .....	445.77	318.67	77	292.85	321.01	59	365.59	299.17	71	170.19	218.72	56	134.23	214.03	37
ALLL / 90+ days past due + nonaccrual loans and leases .....	381.22	260.68	77	253.51	244.42	66	301.04	244.34	68	149.94	151.73	61	125.46	160.51	48
Gross loan and lease losses / Average loans and leases .....	0.19	0.22	56	0.19	0.35	42	0.22	0.34	41	0.27	0.28	55	0.24	0.30	52
Recoveries / Average loans and leases .....	0.11	0.08	73	0.07	0.07	61	0.07	0.07	57	0.11	0.08	76	0.14	0.09	80
Net losses / Average loans and leases .....	0.08	0.13	40	0.12	0.28	35	0.15	0.27	42	0.16	0.21	50	0.09	0.22	35
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	27.02	16.12	81	14.15	15.46	51	28.52	33.98	48	49.51	36.22	83	52.45	41.30	75
Earnings coverage of net loan and lease losses (X) .....	29.18	4.52	72	24.70	21.56	74	18.66	22.91	61	18.01	24.40	57	27.58	21.75	72
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.04	0.03	71	0.01	0.03	41	0	0.04	17	0.01	0.01	53	0	0.02	43
Real estate loans secured by 1–4 family .....	-0.04	-0.01	28	-0.02	0.01	20	-0.03	0.01	17	0.02	0.01	61	0.03	0.01	61
Revolving .....	0	-0.05	51	-0.03	0.01	23	-0.02	0.01	27	0.03	0.02	63	0.06	0.03	62
Closed-end .....	-0.04	-0.01	16	-0.02	0.01	17	-0.03	0	16	0.02	0	68	0.01	0.01	61
Commercial real estate loans .....	0.08	0.05	73	0.02	0.03	60	0.01	0.07	29	0.01	0.01	60	-0.01	0.01	27
Construction and land development .....	-0.07	0	10	0.11	0	95	0.02	0	78	0.06	-0.01	89	-0.01	-0.03	41
1–4 family .....	0	0	57	0.01	0	91	0	0	86	0.03	0	94	0.01	-0.01	91
Other .....	-0.07	-0.01	9	0.10	0	96	0.02	0	77	0.03	-0.01	90	-0.02	-0.02	33
Multifamily .....	0	0.01	11	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential .....	0.14	0.07	75	0	0.05	13	0	0.11	20	-0.01	0.02	21	-0.01	0.02	21
Owner-occupied .....	0.14	0.01	94	0	0.02	49	0.01	0.02	51	-0.01	0.01	12	-0.02	0.01	3
Other .....	0	0.06	25	0	0.03	16	0	0.08	8	0	0.01	60	0.01	0.01	70
Real estate loans secured by farmland .....	0	-0.01	18	0	0.02	15	0	0.02	12	-0.03	0.01	8	-0.01	0	16
Commercial and industrial loans .....	0.08	0.20	41	0.12	0.46	28	0.45	0.47	56	0.29	0.37	51	0.12	0.31	29
Loans to individuals .....	0.40	0.78	39	0.74	1.41	36	0.66	1.13	45	0.91	1.17	49	0.64	1.16	40
Credit card loans .....	1.98	2.18	41	3.10	3.43	37	2.75	2.92	43	3.16	3.11	45	2.58	2.92	33
Agricultural loans .....	0.14	0.03	86	0.05	0.15	75	0.03	0.19	63	0.16	0.08	79	-0.08	0.15	8
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	-0.41	0.08	2	-0.26	0.13	2	-0.29	0.15	1	-0.31	0.15	1	-0.17	0.14	0

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		22,104		56,789		54,240		37,719		51,113					
90+ days past due loans and leases .....		5,151		7,741		8,465		5,793		3,799					
Nonaccrual loans and leases.....		30,421		49,886		39,479		42,886		54,356					
Total past due and nonaccrual loans and leases.....		57,676		114,416		102,184		86,398		109,268					
Restructured 30-89 days past due .....		124		119		232		76		103					
Restructured 90+ days past due .....		15		89		32		51		4					
Restructured nonaccrual .....		4,059		19,152		11,301		19,377		17,815					
Total restructured loans and leases .....		4,198		19,360		11,565		19,504		17,922					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		2,105		3,148		2,708		5,347		5,468					
Other real estate owned.....		1,950		6,505		2,496		8,464		14,380					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.22	0.27	54	0.56	0.36	75	0.55	0.39	75	0.42	0.43	57	0.60	0.44	76
90+ days past due loans and leases .....	0.05	0.10	65	0.08	0.13	63	0.09	0.12	65	0.06	0.15	48	0.04	0.17	44
Nonaccrual loans and leases.....	0.31	0.58	25	0.49	0.61	43	0.40	0.66	30	0.47	0.51	47	0.64	0.54	67
90+ days past due and nonaccrual loans and leases.....	0.36	0.73	22	0.56	0.80	38	0.49	0.85	31	0.54	0.71	42	0.68	0.75	54
30-89 days past due restructured.....	0	0.01	50	0	0.01	40	0	0.01	49	0	0.01	34	0	0.02	34
90+ days past due restructured .....	0	0	65	0	0.01	67	0	0.01	61	0	0.01	68	0	0.01	55
Nonaccrual restructured.....	0.04	0.12	31	0.19	0.13	69	0.11	0.13	53	0.21	0.14	73	0.21	0.16	68
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.22	0.27	54	0.56	0.37	75	0.55	0.40	75	0.42	0.43	57	0.60	0.44	76
90+ days past due assets .....	0.05	0.10	65	0.08	0.13	63	0.09	0.12	65	0.06	0.15	47	0.04	0.18	42
Nonaccrual assets .....	0.31	0.59	25	0.49	0.62	43	0.40	0.67	29	0.47	0.53	47	0.64	0.57	65
30+ days past due and nonaccrual assets .....	0.58	1.04	29	1.12	1.21	57	1.03	1.29	47	0.96	1.19	50	1.29	1.26	60
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.19	0.43	18	0.35	0.49	35	0.27	0.52	25	0.33	0.44	42	0.44	0.48	50
90+ days past due and nonaccrual assets + other real estate owned .....	0.20	0.46	18	0.39	0.52	41	0.29	0.55	27	0.39	0.48	46	0.55	0.52	57
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.18	0.52	15	0.36	0.56	27	0.25	0.60	17	0.39	0.53	36	0.56	0.60	45
Allowance for loan and lease losses .....	25.53	67.93	15	40.90	65.48	26	31.14	66.66	18	77.85	115.41	34	101.85	118.28	47
Equity capital + allowance for loan and lease losses .....	1.64	4.43	14	2.79	4.83	26	2.14	4.97	18	2.72	4.28	34	4.21	4.79	44
Tier 1 capital + allowance for loan and lease losses .....	2.23	5.28	15	3.88	5.98	28	2.97	6.05	20	3.80	5.65	34	5.78	6.16	52
Loans and leases + other real estate owned .....	0.35	0.88	13	0.59	0.92	28	0.45	0.97	17	0.63	0.85	37	0.87	0.96	47

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.16	0.24	46	0.59	0.39	74	0.58	0.39	76	0.27	0.38	43	0.47	0.42	66
	90+ days past due .....		0.03	0.12	57	0.05	0.15	58	0.07	0.16	63	0.03	0.16	48	0.02	0.22	43
	Nonaccrual.....		0.32	0.65	25	0.47	0.63	42	0.39	0.76	26	0.39	0.46	48	0.57	0.57	60
Commercial and industrial	30–89 days past due .....		0.27	0.17	75	0.41	0.23	79	0.21	0.23	60	0.56	0.31	79	0.76	0.30	88
	90+ days past due .....		0.12	0.02	93	0.10	0.03	87	0.07	0.03	75	0.18	0.05	89	0.10	0.05	80
	Nonaccrual.....		0.25	0.64	26	0.61	0.75	46	0.45	0.75	37	1.08	0.83	69	1.32	0.76	82
Individuals	30–89 days past due .....		0.54	0.55	54	0.61	0.58	53	1.01	0.83	68	1.20	0.83	71	1.14	0.84	68
	90+ days past due .....		0.07	0.07	68	0.10	0.13	61	0.12	0.14	61	0.13	0.17	63	0.12	0.16	63
	Nonaccrual.....		0.20	0.18	62	0.26	0.22	65	0.22	0.28	58	0.20	0.17	64	0.21	0.23	58
Depository institution loans	30–89 days past due .....		0.19	0	95	6.37	0.03	98	1.25	0	95	2.48	0	98	13.62	0	98
	90+ days past due .....		0	0	48	2.45	0	98	0.83	0	97	0	0	49	0.08	0	98
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0.51	0.16	82	0.72	0.31	77	0.40	0.17	80	0.32	0.24	70	0.93	0.17	90
	90+ days past due .....		0.13	0	94	0.25	0.03	89	0.56	0	99	0.01	0	88	0	0	87
	Nonaccrual.....		1	0.69	74	1.09	0.80	74	1.26	0.49	83	0.85	0.67	74	1.19	0.75	78
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.03	0.11	51	0.47	0.14	88	0.31	0.18	75	0.20	0.20	62	0.09	0.17	54
	90+ days past due .....		0.01	0.01	84	0.14	0.01	92	0.03	0.01	85	0.01	0.01	79	0.02	0.01	80
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	0.19	0.35	37	0.60	0.60	62	0.58	0.65	60	0.46	0.67	41	0.64	0.71	56
	90+ days past due .....	0.07	0.27	62	0.06	0.29	56	0.03	0.33	50	0.08	0.31	57	0.03	0.46	38
	Nonaccrual .....	0.35	0.82	21	0.51	0.84	31	0.48	0.89	31	0.61	0.73	48	0.51	0.86	33
Revolving	30–89 days past due .....	0.16	0.29	34	0.55	0.40	72	0.82	0.48	79	0.25	0.45	29	0.34	0.50	35
	90+ days past due .....	0.04	0.02	81	0.03	0.03	73	0.05	0.03	76	0.06	0.05	72	0.05	0.05	64
	Nonaccrual .....	0.35	1.05	30	0	1.27	4	0.39	1.13	31	0	1	5	0	1.17	4
Closed-end	30–89 days past due .....	0.20	0.36	41	0.62	0.61	64	0.52	0.65	50	0.52	0.70	47	0.73	0.75	60
	90+ days past due .....	0.08	0.29	62	0.06	0.33	58	0.03	0.38	47	0.09	0.35	57	0.03	0.53	36
	Nonaccrual .....	0.35	0.77	24	0.65	0.81	50	0.50	0.87	33	0.80	0.70	61	0.65	0.84	44
Junior lien	30–89 days past due .....	0.01	0.01	74	0.04	0.02	79	0.02	0.02	62	0.08	0.02	92	0.05	0.03	75
	90+ days past due .....	0.01	0	91	0	0	72	0.01	0	90	0	0	29	0	0	56
	Nonaccrual .....	0.05	0.04	65	0.18	0.05	91	0.07	0.04	73	0.16	0.04	91	0.19	0.06	86
Commercial real estate	30–89 days past due .....	0.16	0.14	63	0.61	0.23	88	0.56	0.26	83	0.18	0.18	62	0.37	0.17	83
	90+ days past due .....	0.02	0.01	73	0.03	0.02	78	0.09	0.02	88	0.02	0.03	61	0.02	0.03	65
	Nonaccrual .....	0.20	0.52	24	0.31	0.43	46	0.24	0.62	23	0.22	0.23	58	0.32	0.28	66
Construction and development	30–89 days past due .....	0.39	0.12	86	2.17	0.24	94	1.71	0.28	93	0.39	0.28	72	0.43	0.21	78
	90+ days past due .....	0.04	0.01	89	0.08	0.01	89	0.01	0.01	80	0.03	0.02	77	0.03	0.02	77
	Nonaccrual .....	0.05	0.36	44	0.12	0.25	50	0.18	0.41	54	0.19	0.20	70	0.59	0.19	85
1–4 family	30–89 days past due .....	0.02	0.02	75	0.54	0.04	96	0.18	0.03	90	0.24	0.06	88	0.18	0.06	81
	90+ days past due .....	0.03	0	93	0.05	0	94	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	62	0	0.04	56	0	0.03	58	0	0.02	61	0.12	0.02	91
Other	30–89 days past due .....	0.37	0.07	89	1.63	0.17	93	1.53	0.22	93	0.15	0.20	67	0.25	0.13	78
	90+ days past due .....	0	0	84	0.03	0	88	0.01	0	88	0.03	0.01	83	0.03	0.02	79
	Nonaccrual .....	0.05	0.29	50	0.12	0.18	57	0.18	0.35	62	0.19	0.17	73	0.47	0.15	88
Multifamily	30–89 days past due .....	0.03	0.06	68	0.06	0.08	65	0.10	0.09	69	0	0.08	19	0.31	0.10	83
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.09	0.14	55	0.19	0.20	61	0.25	0.23	64	0.13	0.14	52	0.36	0.17	85
	90+ days past due .....	0.01	0.01	71	0.02	0.02	73	0.12	0.02	88	0.01	0.03	61	0.02	0.03	65
	Nonaccrual .....	0.28	0.66	30	0.41	0.55	47	0.29	0.80	25	0.24	0.28	47	0.27	0.30	52
Owner Occupied	30–89 days past due .....	0.04	0.04	63	0.16	0.07	79	0.20	0.07	88	0.13	0.07	76	0.23	0.09	87
	90+ days past due .....	0	0	80	0	0.01	70	0.02	0	88	0	0.01	60	0.02	0.01	77
	Nonaccrual .....	0.13	0.25	39	0.33	0.24	63	0.21	0.27	44	0.22	0.16	65	0.23	0.17	66
Other	30–89 days past due .....	0.05	0.09	57	0.03	0.11	45	0.05	0.14	49	0.01	0.07	24	0.13	0.07	77
	90+ days past due .....	0.01	0.01	79	0.02	0.01	84	0.10	0.01	91	0.01	0.01	72	0	0.01	31
	Nonaccrual .....	0.14	0.40	37	0.07	0.24	29	0.08	0.44	23	0.02	0.10	31	0.04	0.13	32
Farmland	30–89 days past due .....	0.03	0.11	64	0.01	0.31	51	0.90	0.11	91	0.60	0.23	83	1	0.25	89
	90+ days past due .....	0.05	0	91	0.44	0.03	93	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	2.67	1.10	81	3.30	1.24	82	2.80	1.13	80	2.31	0.84	83	5.77	1.23	88
Credit card	30–89 days past due .....	0.99	0.63	81	1.31	0.90	74	1.36	0.95	76	1.57	1.19	72	1.68	1.22	77
	90+ days past due .....	0.49	0.39	58	0.89	0.76	51	0.79	0.63	56	0.93	0.78	55	0.97	0.73	53
	Nonaccrual .....	0	0.08	37	0	0.09	72	0	0.05	76	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	941,613	1,021,187	941,086	1,049,304	866,691										
Retained earnings .....	1,036,689	946,316	995,813	953,656	851,823										
Accumulated other comprehensive income (AOCI) .....	24,061	65,158	56,606	11,010	-24,577										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,002,363	2,032,661	1,993,505	2,013,970	1,693,937										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	646,826	658,520	651,994	664,712	590,710										
Accumulated other comprehensive income-related adjustments .....	24,060	65,157	56,607	11,010	-24,577										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,331,477	1,308,984	1,284,904	1,338,248	1,127,804										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,331,477	1,308,984	1,284,904	1,338,248	1,127,804										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	84,131	84,067	84,101	84,034	84,233										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	84,131	84,067	84,101	84,034	84,233										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	84,131	84,067	84,101	84,034	84,233										
<b>Tier 1 Capital</b> .....	<b>1,415,608</b>	<b>1,393,051</b>	<b>1,369,005</b>	<b>1,422,282</b>	<b>1,212,037</b>										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	100,000	100,000	100,000	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	99,874	107,027	106,700	72,987	72,962										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....				0	0										
Tier 2 capital before deductions .....	199,874	207,027	206,700	72,987	72,962										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	199,874	207,027	206,700	72,987	72,962										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,615,482	1,600,078	1,575,705	1,495,269	1,284,999										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,696,628	15,774,243	17,426,247	14,704,819	13,388,090										
Less: Deductions from common equity tier 1 capital .....	646,826	658,520	651,994	664,712	590,710										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	18,049,802	15,115,723	16,774,253	14,040,107	12,797,380										
Total risk-weighted assets .....	11,628,230	10,844,430	11,103,141	10,605,651	9,889,556										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.45	12.66	34	12.07	11.98	59	11.57	12.35	39	12.62	12.11	67	11.40	12.09	45
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.17	13.44	33	12.85	12.72	63	12.33	13.08	43	13.41	12.78	69	12.26	12.85	48
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.89	15.42	21	14.75	14.77	58	14.19	15.23	35	14.10	14.36	56	12.99	14.45	29
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	7.84	9.11	17	9.22	9.03	60	8.16	9.13	20	10.13	9.76	64	9.47	9.71	44
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			14			111			118			212				324	-87.39	-81.82
Other insurance activities income .....			14			111			118			212				324	-87.39	-81.82
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			299,003			293,107			296,435			293,755				275,105	2.01	57.77

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.37	28	0.03	0.39	45	0.02	0.41	36	0.03	0.47	41	0.06	0.47	47			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.28	11.54	83	19.04	11.35	82	19.59	11.03	85	19.65	11.51	80	21.41	10.22	87			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

**Foreign Activities**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	9,006
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	9,006
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19		-100	5.10	2		2.04		-100	12.40	2	-0.52	3.24	41
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Retained credit exposure .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables .....								
Auto loans and other consumer loans .....								
Commercial and industrial loans .....								
All other loans and leases .....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	100,167	53,631	157,203	202,753	168,054	86.77	49.11
Dividends .....	80,000	40,000	130,000	178,000	148,500	100.00	33.33
Interest .....	6	65	72	303	81	-90.77	-40.00
Management and service fees .....	20,161	13,566	27,131	24,450	19,473	48.61	181.34
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	100,167	53,631	157,203	202,753	168,054	86.77	49.11
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	512	476	1,587	1,396	-2,478	7.56	19.63
Total operating income .....	100,679	54,107	158,790	204,149	165,576	86.07	48.92
<b>Operating Expenses</b>							
Personnel expenses .....	20,224	13,312	31,521	34,213	25,256	51.92	103.05
Interest expense .....	2,701	675	3,376	0	360	300.15	32.01
Other expenses .....	9,829	10,037	18,812	36,487	26,739	-2.07	83.93
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	32,754	24,024	53,709	70,700	52,355	36.34	88.78
Income (loss) before taxes .....	67,925	30,083	105,081	133,449	113,221	125.79	35.16
Applicable income taxes (credit) .....	-3,301	-2,518	-6,104	-11,901	-9,310		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	71,226	32,601	111,185	145,350	122,531	118.48	31.96
Equity in undistributed income of subsidiaries .....	22,700	33,435	49,959	35,646	37,715	-32.11	
Bank subsidiaries .....	22,700	33,435	49,959	35,646	37,715	-32.11	
Nonbank subsidiaries .....	0	0	0	0	0		-100.00
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	93,926	66,036	161,144	180,996	160,246	42.23	105.63
<b>Memoranda</b>							
Bank net income .....	102,700	73,435	179,959	213,646	186,215	39.85	98.63
Nonbank net income .....	0	0	0	0	0		-100.00
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,964,701	89.74	2,024,401	89.89	2,028,940	91.72	1,949,591	1,694,903	-2.95	94.82
Common and preferred stock .....		1,966,550	89.83	1,982,700	88.03	1,986,642	89.81	1,899,312	1,647,577	-0.81	101.55
Excess cost over fair value .....		1,323	0.06	1,323	0.06	1,323	0.06	1,323	1,323	0.00	0.00
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		-3,172	-0.14	40,378	1.79	40,975	1.85	48,956	46,003		
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0		-100.00
Common and preferred stock .....		0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		160,749	7.34	168,384	7.48	123,229	5.57	147,082	72,887	-4.53	234.36
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0		-100.00
Intangible assets .....		28,020	1.28	28,020	1.24	28,020	1.27	28,020	28,020	0.00	
Other assets .....		35,751	1.63	31,392	1.39	31,917	1.44	32,382	30,987	13.89	14.03
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		2,189,221	100.00	2,252,197	100.00	2,212,106	100.00	2,157,075	1,826,797	-2.80	100.86
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		98,656	4.51	98,505	4.37	98,580	4.46	0	0	0.15	393.28
Other liabilities .....		32,512	1.49	67,665	3	66,477	3.01	55,999	45,984	-51.95	59.22
Balance due to subsidiaries and related institutions .....		87,149	3.98	87,211	3.87	87,279	3.95	87,105	86,876	-0.07	3.30
Total liabilities .....		218,317	9.97	253,381	11.25	252,336	11.41	143,104	132,860	-13.84	74.96
Equity Capital .....		1,970,904	90.03	1,998,816	88.75	1,959,770	88.59	2,013,971	1,693,937	-1.40	104.21
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		941,614	43.01	1,021,187	45.34	941,086	42.54	1,049,305	866,691	-7.79	224.29
Common surplus .....		0	0	0	0	0	0	0	0		
Retained earnings .....		1,005,229	45.92	912,472	40.51	962,078	43.49	953,656	851,823	10.17	51.31
Accumulated other comprehensive income .....		24,061	1.10	65,157	2.89	56,606	2.56	11,010	-24,577	-63.07	130.87
Other equity capital components .....		0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....		2,189,221	100.00	2,252,197	100.00	2,212,106	100.00	2,157,075	1,826,797	-2.80	100.86
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		158	0.01	266	0.01	311	0.01	183	0	-40.60	
Loans and advances from nonbank subsidiaries .....		86,991	3.97	86,945	3.86	86,968	3.93	86,922	86,865	0.05	3.12
Notes payable to subsidiaries that issued TPS .....		84,514	3.86	84,468	3.75	84,491	3.82	84,445	84,399	0.05	5.64
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.61	12.64	27	6.66	4.33	67	8.12	7.29	58	9.54	9.68	49	10.53	10.40	51
Bank net income / Average equity investment in banks .....	10.46	12.37	37	7.61	4.55	68	9.22	7.45	68	11.88	10.51	68	12.28	11.19	65
Nonbank net income / Average equity investment in nonbanks .....		13.40			7.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55				8.78
Bank net income / Parent net income .....	109.34	96.24	87	111.20	91.35	68	111.68	88.16	84	118.04	82.22	96	116.21	82.56	95
Nonbank net income / Parent net income .....	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74				72.48
<b>Leverage</b>															
Total liabilities / Equity capital .....	11.08	16.87	43	12.68	20.37	51	12.88	20.06	47	7.11	20.43	30	7.84	20.88	34
Total debt / Equity capital .....	5.01	11.60	36	4.93	14.50	35	5.03	14.41	33	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.29	13.82	40	9.15	16.78	43	9.34	16.67	40	4.19	16.36	23	4.98	17.10	28
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.01	11.69	36	4.93	14.81	35	5.03	14.68	32	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	5.01	11.71	36	4.93	14.64	35	5.03	14.52	33	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	5.01	11.05	36	4.93	13.39	35	5.03	13.56	34	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.07	0.09	82	0.07	0.09	81	0.07	0.08	82	0.07	0.12	80	0.08	0.12	80
Long-term debt / Consolidated long-term debt .....	50.10	39.10	58	50.05	29.33	70	50.08	34.67	64	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.85	103.07	34	99.26	103.11	22	101.44	102.81	42	94.37	103.22	8	97.34	103.10	18
Total investment in subs / Equity capital .....	99.69	108.26	23	101.28	110.49	29	103.53	110.16	41	96.80	111.07	7	100.06	112.48	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.02	0.25	34	-0.11	0.67	26	0.17	0.47	42	-0.63	0.36	8	-0.28	0.35	17
Equity investment in subs – equity cap / Net income-div (X) .....		0.83			3.93		0.87	1.82	35		1.22				1.22
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	131.37	138.64	53	56.13	143.95	16	94.41	136.59	24	149.44	177.68	45	152.07	162.34	48
Cash from ops + noncash items + op expense / Op expense + dividend .....	158.34	130.64	68	52.82	154.33	15	91.06	147.24	15	157.68	190.27	41	168.31	174.91	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	151.81	103.17	76	123.14	148.07	61	90.86	134.08	21	154.78	116.34	79	128.13	103.19	75
Pretax operating income + interest expense / Interest expense .....	2,614.81	1,479.01	79	4,556.74	2,733.67	82	3,212.59	2,016.32	84		1,968.54		31,550.28	2,898.75	93
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,823.55	1,667.11	72	1,313.02	1,374.36	62	1,724.63	1,539.23	77	3,075.45	1,632.83	83	2,640.87	1,369.37	84
Dividends + interest from subsidiaries / Interest expense + dividends .....	149.61	153.06	57	47.85	169.52	13	98.58	150.43	24	225.24	210.80	64	230.52	188.90	69
Fees + other income from subsidiaries / Salary + other expenses .....	67.08	12.78	88	58.10	15.95	81	53.90	13.95	83	34.58	16.52	75	37.45	16.08	77
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	7.27	3.64	79	6.42	3.69	72	4.33	3.85	58	5.19	2.64	73	2.56	2.61	53
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.21			0.05		0.10			0.04		0.24
Nonaccrual .....					0.96			0.97		1.03			0.54		6.54
Total .....					1.17			1.02		1.13			0.58		6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.46	1.79	70	0.53	2.90	67	0.49	2.66	68	0.60	5.62	62	0.66	5.50	62
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	71.29	78.46	53	254.78	73.92	93	115.63	81.10	84	54.46	57.84	55	52.31	57.26	53
Dividends declared / Net income .....	54.06	25.30	95	125.78	60.26	89	79.78	42.29	91	43.74	33.08	71	40	27.33	74
Net income – dividends / Average equity.....	4.41	9.64	9	-1.72	1.15	20	1.64	4.14	21	5.37	6.46	35	6.32	7.33	39
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	157.55	139.49	64	48.16	166.94	25	101.12	132.17	35	224.85	178.13	63	231.68	157.73	69
Dividends from nonbank subsidiaries .....	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	157.55	193.08	55	48.16	205.70	14	101.12	174.85	23	224.85	260.40	53	231.68	215.26	60
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	77.90	36.56	87	54.47	82.59	36	72.24	60.28	63	83.32	66.55	67	79.75	60.71	72
Interest income from bank subsidiaries.....	0.01	0.11	55	0.09	0.58	60	0.04	0.36	54	0.14	0.54	65	0.04	0.52	56
Management and service fees from bank subsidiaries .....	19.63	0.90	96	18.47	3.18	88	15.08	1.47	92	11.44	1.55	90	10.46	1.88	88
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	97.53	38.35	92	73.03	98.26	43	87.35	62.88	70	94.90	69.36	73	90.25	63.43	76
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		76.16			78.35			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	79.46	67.82	36	73.93	66.84	33	81.87	69.76	36	87.19	67.32	43	89.69	65.18	47
Interest income from bank subsidiaries.....	0.01	0.39	50	0.12	1.06	59	0.05	0.63	50	0.15	0.80	57	0.05	0.92	52
Management and service fees from bank subsidiaries .....	20.03	2.08	90	25.07	2.32	93	17.09	1.87	92	11.98	1.81	89	11.76	2.01	88
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.49	81.78	63	99.12	81.90	53	99	82.20	60	99.32	78.80	68	101.50	74.20	99
Dividends from nonbank subsidiaries .....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	6.48	17	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	88.34	28.31	84	88.53	33.86	81	88.54	27.08	85	28.33			26.53		